



# Protecting what you've spent a lifetime building

Is your limit sufficient to protect your assets and lifestyle?

## You've worked hard for your success. You deserve an insurance partner who recognizes that.

The more your assets grow, the higher your liability risks are. No matter how well you've covered your bases, sometimes things go wrong. A car accident. A guest who slips and falls on your property. A lawsuit. If you don't have the right coverage, an unfortunate situation can compromise your financial security. You have protection for your home – why shouldn't you have protection for your future?

That's where personal excess liability insurance comes in. Just like you plan for retirement, or save for your children's college education, excess/umbrella liability insurance is an important part of your financial plan.

## What is excess liability coverage?

Excess Liability Insurance is designed to respond when the underlying liability limits of your other policies, like homeowners or auto, have been exhausted and aren't enough to cover the unexpected costs of a lawsuit or accident. For example, if you were to be injured in a car accident and needed expensive surgery, your auto policy's underinsured motorists coverage would likely provide

reimbursement for the costs beyond what the at-fault driver's own liability limits would cover. For those unexpected costs above the at-fault driver's liability policy and your own underinsured motorists coverage, excess liability coverage may apply. There are many circumstances, however, where excess liability insurance could prove valuable.



## Do you need excess liability coverage?

Here are some common life scenarios where it may make sense to have an extra layer of coverage should an accident happen:

- I own a home (or several homes)
- I regularly drive a car
- I have children who drive or are away at school

- My home has a swimming pool, hot tub, and/or trampoline
- Me and/or my family members travel regularly, either for business or pleasure
- I employ a housekeeper, nanny, gardener and/or other domestic staff
- I own a dog
- I own and operate recreational vehicles, jet skis, jet boats, or other watercraft
- I regularly entertain at my home
- I blog, tweet, and/or post comments or photos online
- I serve on a board of a non-profit and/or a for profit organization

If one of the above risk factors is present with your lifestyle, you should consider purchasing excess liability coverage, as depending on the situation, you may have higher-than-the-average exposure to liability risks. Ask your insurance agent to look closely at your limits of coverage and determine if they are accurate.

### What steps can you take to reduce your risk?

If you have a swimming pool at your home or plan to host parties or gatherings, here are a few tips to be mindful of:

- Enclose your swimming pool or yard with a fence that includes self-locking and self-closing gates.

- Never leave a child unattended around the pool. Keep your eyes on swimmers at all times, or designate an adult supervisor.
- Be aware of your local weather conditions and never go swimming during thunderstorms.
- Be sure all walkways and stairs at your home are clear of obstacles, ice, and debris.
- Maintain adequate lighting, especially in high traffic areas and on stairs.
- Never serve alcohol to minors.
- Guests intending to drive immediately after the occasion or those who have had too much to drink should not be served alcohol.



### Stay protected from every angle.

Look for an insurer with high limits of liability protection—you will want comprehensive coverage, not just patchwork protection, when the unexpected happens.